rolling average value and time lagged data like the time lagged value of each numeric item variable--.

On pages 41 line 24, please change "time since last occurrence, cumulative time since first occurrence, average frequency of occurrence and the rolling average frequency of occurrence" to –summary data like time since last occurrence and cumulative time since first occurrence; and trends like average frequency of occurrence and the rolling average frequency of occurrence--.

On page 41, line 27, please change "numeric, date fields and text fields" to –item variables--.

IN THE CLAIMS

The Applicant respectfully requests the Examiner to enter the following amendments. Cancel claims 1-30, add claims 31 – 60

31. A computer-implemented method for estimating the impact of specified changes in the value drivers of an enterprise on a component of value of said enterprise, comprising:

obtaining data related to the value of the business enterprise including a revenue component, an expense component and a capital component and the specified changes in value drivers;

identifying the causal enterprise value drivers;

determining, for each one of the causal value drivers, a percentage of each component of value attributable to the causal value driver;

defining a probabilistic financial simulation model for a component of value; and

simulating the impact of specified changes in value drivers on the component of value.